



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Pennsylvania: The Cost of Inaction

Pennsylvania Families Suffer

Pennsylvania insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,157.
- ✓ In 2006, the same family health insurance cost \$11,794.
- ✓ By 2016, the same insurance is projected to cost \$26,879, a 128 percent increase over 2006, which will consume 51.7 percent of projected Pennsylvania median family income.

More uninsured Pennsylvanians

- ✓ Every day, 510 Pennsylvanians lose their health insurance.
- ✓ During the last two years, 2,845,000 Pennsylvanians under age 65 went without health insurance for some time, which is 27.3 percent of the under 65 population.
- ✓ In 2007, 1,206,115 Pennsylvanians under age 65 were uninsured for the entire year, which is 11.3 percent of the under 65 population.

Pennsylvanians pay higher premiums due to the uninsured

- ✓ Pennsylvania families pay a “hidden tax” of \$900 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Pennsylvania have a combined market share of 53 percent.

Pennsylvania Businesses Suffer

Fewer Pennsylvanians have health coverage at work

- ✓ In 2002, 72.7 percent of Pennsylvanians under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 67.6 percent of Pennsylvanians had coverage through their employer.

Fewer Pennsylvania small businesses offer health coverage

- ✓ In 2000, 58.1 percent of small businesses were able to offer health insurance coverage to their employees.
- ✓ In 2006, 51.2 percent of small businesses offered health benefits.

Pennsylvania Economy Suffers

Health care spending climbs

- ✓ In 2004, Pennsylvania spent \$73.4 billion on health care.
- ✓ This spending level represents \$5,933 per capita, and is 16.1 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Pennsylvania economy will lose \$3.4 billion - \$6.9 billion due to the shorter lives and poorer health of the uninsured.